

123. (Newly presented) The medium of claim 101 further comprising said forwarding information comprises forwarding information to said user.

124. (Newly presented) The medium of claim 101 wherein said receiving a selection of a healthcare services panel comprising at least one of the healthcare service providers and said receiving personal information data regarding a user, wherein the personal information data comprises a user identifier and a financial parameter, further comprises:

receiving a selection from said user of a co-payment for each of said healthcare service providers;

wherein said healthcare services insurance package and said proposed periodic payment is determined based on said selected co-payments.

REMARKS

The instant application is a continuation of parent application serial number 09/434,271, filed November 4, 1999 (now US Patent Number 6,735,569). Applicant respectfully submits that no new matter has been added by the instant Amendment. Applicant respectfully submits that this application is in condition for allowance for which action is earnestly solicited.

If a telephone conference would facilitate prosecution of this application in any way, the Examiner is invited to contact the undersigned at the number provided.

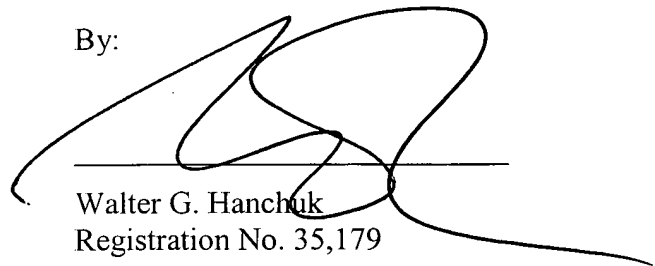
AUTHORIZATION

The Commissioner is hereby authorized to charge fees which may be required for this amendment, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3795-4001US1.

Respectfully submitted,
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Dated: July 27, 2004

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